

# EXHIBIT 4

# **EXHIBIT A**

# University Of Michigan CREDIT UNION

P.O. Box 7850  
Ann Arbor, Michigan 48107  
734/662-8200

The following, if checked, pertain to this document:	
<input checked="" type="checkbox"/> Secured	<input type="checkbox"/> Open End Loan
<input type="checkbox"/> Unsecured	<input checked="" type="checkbox"/> Closed End Loan
<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Debt Protection
<input type="checkbox"/> Variable Rate	<input type="checkbox"/> Refinance
Share Account Number: 0000058094 - 04	

## LOAN AGREEMENT CONSUMER CREDIT DISCLOSURE, AND SECURITY AGREEMENT

You promise to pay this loan (Total of Payments plus other permitted charges) to the order of the Credit Union (lender) or other party if directed by credit union, according to the terms of this Agreement (including those set forth in the Truth in Lending Disclosure). Numbers, Phrases or words preceded by a [ ] are applicable only if the [ ] is marked, eg. [X]. In this Agreement the use of the words "Credit Union", "We", "Us", an "Our" means the Lender. The Borrower(s) and any Co-Signer, individually and collectively, are sometimes referred to as "You" or "Your(s)".

E - MEANS AN ESTIMATE  
N/A - MEANS, "NOT APPLICABLE"

This loan is secured by a prior <input checked="" type="checkbox"/> No Security Agreement. <input type="checkbox"/> Yes, Dated _____			
Borrower(Name, Address)	Borrower's Soc. Sec. No.	Co-Borrower(Name, Address)	Co-Borrower's Soc. Sec. No.
MELISSA GATZA 3320 MOUNT HOPE RD GRASS LAKE, MI 49240-9186	xxx-xx-4079	JOSEPH C GATZA 3320 MOUNT HOPE RD GRASS LAKE, MI 49240-9186	xxx-xx-9020

### TRUTH-IN-LENDING DISCLOSURE

Prepayment: If you pay off early you will not have to pay a penalty. See your contract document(s) for any additional information about nonpayment, any required repayment in full before the scheduled date, and prepayments, refunds and penalties.

<b>[X] FIXED RATE [ ] VARIABLE RATE</b> The annual percentage rate is determined by the index rate plus a margin. The index used is the 13 week treasury bill. The annual percentage rate may increase or decrease during the term of this transaction if the rate on the index, the 13 week Treasury Bill rate, changes. The ANNUAL PERCENTAGE RATE is determined from an average of the 13-week Treasury Bill rates from the last four weekly auctions in a calendar quarter, rounded to the nearest 1/4 of 1%, plus a margin. The ANNUAL PERCENTAGE RATE will not exceed 18%. The minimum ANNUAL PERCENTAGE RATE for this loan contract is 3%. The FINANCE CHARGE for this contract is stated to the right. Adjustments to the daily periodic rate will be made effective on January 1, April 1, July 1, and October 1 of each calendar year. Any increase in the periodic rate will result in increased FINANCE CHARGE and any decrease in the periodic rate will result in decreased FINANCE CHARGE. The ANNUAL PERCENTAGE RATE will not increase or decrease more than 3.0% during each calendar year. <b>MARGIN:</b> Any increase will take the form of more payments of the same amount. For example, if your loan was for \$5,000 at 14% for four years and the rate increased to 15% in five months, you would have to make one additional payment.	<b>ANNUAL PERCENTAGE RATE:</b> The cost of your credit as a yearly rate, which may change if variable. <b>4.490%</b>	<b>FINANCE CHARGE:</b> The dollar amount the credit will cost you, which may change if variable. <b>\$ 2,725.92</b>	<b>Amount Financed</b> The amount of credit provided to you or on your behalf. <b>\$ 23,029.08</b>	<b>Total Payments</b> The amount you will have paid after you have made all payments as scheduled. <b>\$ 25,755.00</b>						
	<b>Your Payment Schedule is:</b> <table border="1"> <tr> <th>No. of Payments</th> <th>Amount of Payments</th> </tr> <tr> <td>59</td> <td>\$429.26</td> </tr> <tr> <td>1</td> <td>\$428.66</td> </tr> </table>		No. of Payments	Amount of Payments	59	\$429.26	1	\$428.66	<b>When Payments Are Due</b> <b>Monthly payments beginning on 12/18/11</b> <b>Final Payment Due on 11/18/16</b>	
	No. of Payments	Amount of Payments								
	59	\$429.26								
1	\$428.66									
<b>Security:</b> You are giving a security interest in your credit union account(s) and, if box is checked, in: <input checked="" type="checkbox"/> the goods or property being purchased <input type="checkbox"/> Type(s) of other property: <input checked="" type="checkbox"/> Motor Vehicles <input type="checkbox"/> Mobile Home <input type="checkbox"/> Recreational Vehicles <input type="checkbox"/> Boats <input type="checkbox"/> Deposit Accounts <input type="checkbox"/> Certificates of Deposit <input type="checkbox"/> Securities <input type="checkbox"/> Life Insurance Policies <input type="checkbox"/> (Other Type(s)-Specify _____)										
<b>Property Insurance:</b> If property insurance is required, you may obtain it from anyone you choose that is acceptable to the credit union.		<b>Filing Fees:</b> \$	<b>Non-Filing Insurance:</b> \$							
<b>Required Deposit: (when applicable)</b> <input type="checkbox"/> The annual percentage rate does not take into account your required deposit.		<b>Late Charge:</b> If a payment is more than 30 days late, you may be charged a late charge. The late charge will be 20% of the interest due but not less than \$.25 or more than \$25 for any one late charge.								

If the "VARIABLE RATE" box is marked and Your principal dwelling is part of the Collateral, Your loan is subject to a "variable rate" feature, is secured by Your principal dwelling, and "variable rate" disclosures have been provided at an earlier time. **ASSUMPTION:** Your loan is not assumable.

### ITEMIZATION OF AMOUNT FINANCED

Amount Financed .....	\$ 23,029.08
Amount given to you directly .....	0.00
Amount paid on your account .....	0.00
Amount paid to others on your behalf(a-d) .....	
a. \$ 22,802.08	to AMERICAN ONE CREDIT UNION
b. \$ 227.00	to GAP
c. \$ 0.00	to

### COLLATERAL

Titled Property: (Make, Year, Model, Body Style)  
 2008 FORD FLEX  
 VIN/SERIAL NO. 2FMDK62C88B894280

Other Property (Describe):  
 The Collateral:  
☒ will ☐ will not be acquired with these loan proceeds.

Security Interest: To secure all obligations of Borrower(s) hereunder to Credit Union, You give a security interest and lien in and upon the above property, including any and all accessions, related insurance proceeds or insurance premium refunds.

**NOTE and PLEDGE OF SAVINGS**

<b>SIGNATURES</b>	Signatures: You have signed this Agreement on the date shown and acknowledge that You have read it, that You understand it, and that You have received a completely filled in copy of it. Further paragraphs of this Loan Agreement are set forth below, and You agree to be bound by all of the provisions of this Loan Agreement.		Date:
			11/18/11
	Borrower <b>X Melissa Datz</b>	Co-Borrower <b>X [Signature]</b>	
	[[ Owner of collateral other than Borrower	[[ Owner of collateral other than Borrower	
CO-SIGNER: You understand that you are fully liable to pay any amounts due under this Agreement. The Credit Union does not have to make any demand on any other person obligated under this Agreement, nor take any steps to repossess any collateral before demanding that You pay any amount. You unconditionally waive any right You might otherwise have to recover from the Borrower(s) any amounts You pay to the Credit Union. See additional terms in paragraph 12 of this Agreement.		Date:	
Co-Signer's Name		Co-Signer's Signature	

**ADDITIONAL PROVISIONS OF LOAN AGREEMENT(continued)**

1. **LIABILITY OF PARTIES.** Each person who signs this Agreement as a Borrower, Co-Borrower or Co-Signer agrees to be individually and jointly obligated to pay Your loan in accordance with the terms and conditions of this Agreement. Any person who signs this Agreement and checks the box Owner of the Collateral (Other Than Borrower) does so voluntarily and solely to give a security interest in the Collateral shown in the Security Interest section on the reverse side, but is not personally liable for any indebtedness created by this Agreement.
2. **INTEREST.** If Your loan is a fixed rate loan, interest will be charged on the unpaid balance of Your loan at the Simple Interest Rate shown on the reverse side. If Your loan is subject to a variable interest rate, the interest will be charged on the unpaid balance of Your loan at a rate as computed according to the Variable Rate provisions. The Initial Simple Interest Rate and present Variable Rate are shown on the reverse side. In either case, if You make payments early, there will be a decrease in the interest charge for Your loan and if You make payments later than the due date, there will be an increase in the amount of interest You will pay.
3. **PAYMENTS.** Your payments are to be made according to the Payment Schedule shown on the reverse side in United States' dollars. Unless the Credit Union agrees in writing, any partial prepayment of Your loan will not delay Your next scheduled payment due date, which means You will have a payment due every month on the specified due date. When You pay Your last scheduled payment, if the amount You pay exceeds Your loan balance, then You give the Credit Union permission to deposit the excess in Your share account. The Credit Union may accept late or partial payments as well as payments marked with restrictive endorsements such as a "payment in full" without losing any of the rights it has under this Agreement and without affecting Your unpaid loan balance as reflected on the Credit Union's records. **Right to Prepay.** You may prepay this obligation (unpaid balance of the disclosed "Amount Financed") at any time either in full or in part provided You also pay the Finance Charge(interest) due through the date of Your early payment.
- Application of Payments:** In applying installments or payments paid by you under this contract, the Credit Union will apply all amounts received first to all interest that you owe on the date of the crediting the payment, then to late charges, if any, then to the unpaid principal ("Amount Financed") balance.
4. **COLLATERAL.** By signing this Agreement, You give us a security interest-pledge in all of Your present or future shares or deposits in the Credit Union(except for All Savers Certificates, Keogh or IRA accounts.) If You are not in default, You can withdraw from such accounts even though You have pledged them as Collateral for Your loan. In addition, the Credit Union has been granted a security interest or lien in or upon the collateral shown on the reverse side or in a separate document such as a security agreement, mortgage, assignment, pledge or similar document(the subject matter of such a security interest or lien is called Collateral in this Agreement). Collateral used to secure this loan shall be used to secure any existing loan and any future loan with the Credit Union. Except for The Credit Union's security interest or lien, the Collateral is owned free and clear from any adverse claim, security interest or encumbrance other than as has been disclosed to the Credit Union. No other liens, security interests or encumbrances will be allowed to attach to the Collateral without the express written consent of the Credit Union. You will not remove the Collateral from the State of Michigan, for an extended period, without the express written consent of the Credit Union. You agree to inform the Credit Union immediately if the Collateral is to be moved from Your address shown on the reverse side or at such other address at which You have informed the Credit Union the Collateral is now located. The Collateral shall not be sold or ownership otherwise transferred and at all times the collateral shall be kept in good repair. You will not use the Collateral for any unlawful purpose. The Credit Union shall receive the full cooperation of the Borrower, Co-Borrower, Co-Signer or Owner in obtaining anything that it requires to place or maintain its security interest in or lien on the Collateral. The Credit Union may examine and inspect the Collateral at any time wherever it is located. All taxes or assessments on the Collateral shall be paid as they come due, and if not paid, the Credit Union may pay them and shall be entitled to reimbursement or, alternatively, to add any amount so paid to the unpaid balance of Your loan subject to the applicable interest rate.
5. **STATUTORY LIEN.** You agree that all credit advances you receive under the plan are secured by all shares and deposits in all joint and individual accounts you have with us now and in the future. You authorize us to apply the balance in those accounts to pay any amounts due under this Agreement when you are in default under this Agreement. Shares and deposits in an "Individual Retirement Account", "Keogh Plan" and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.
6. **PROPERTY INSURANCE.** You promise to maintain property insurance on Collateral which is personal or real property in an amount not less than the unpaid balance owed under this Agreement, with the Credit Union named as loss payee or mortgagee for its protection. Such insurance shall protect against loss by fire, theft and collision and will provide "all risks" hull insurance in the case of aircraft or boats and accessories thereto when applicable. You may provide the required property insurance through an existing policy or by a policy You independently obtain and pay for from a person of Your own choosing, providing such person is reasonably acceptable to the Credit Union. You agree to deliver satisfactory evidence of the insurance policy to the Credit Union. If You do not get or keep this insurance, the Credit Union may, at its sole option, obtain insurance to protect its interest. The Credit Union is under no obligation to obtain insurance on Your behalf. If the Credit Union does obtain insurance, the cost of obtaining that insurance may be added to Your loan balance, subject to the applicable interest rate. Your payments may then be increased for the remaining loan term so that the loan will be paid off when originally scheduled. You agree to make these now payments. Such payment(s), for the purchase of insurance on Your behalf, by Credit Union is not a waiver of Your default(s) in failing to make those payments as required by this Security Agreement. The Credit Union has the authority to obtain, adjust, settle or cancel insurance and may endorse any party's name or any draft.
7. **DEFAULT.** Your loan shall be in default if any of the following things occur: (a) You do not make any payment or perform any obligation under this Agreement that You have with the Credit Union; or (b) You have made a false or misleading statement in Your credit application and/or in Your representations to the Credit Union while You owe money on this loan; or (c) You should die, or be involved in any bankruptcy, insolvency, receivership or custodial proceeding brought by or against You; or (d) a judgement or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with the Credit Union; and/or (e) the Credit Union should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.
- Upon any occurrence of Default, and to the extent permitted by law, the entire balance of Your loan shall be immediately due and payable, without prior notice or demand, and You understand that interest will continue to accrue at the Simple Interest Rate(or at a rate computed in accordance with the Variable Rate Provisions) shown on the reverse side. If the entire balance is not paid immediately upon Default, and if permitted by law, the Collateral shall be voluntarily surrendered to the Credit Union at a time and place acceptable to it. If this is not done, to the extent permitted by law, the Credit Union may enter the premises where the Collateral is located and take possession of it and the Credit Union may assert the defense of a superior right of possession as the holder of a security interest to all offenses of alleged wrongful taking and conversion. The Credit Union may sell or dispose of the Collateral in any manner permitted by law, and any resulting deficiency on Your loan shall be immediately paid to the Credit Union. To the extent permitted by law, the Credit Union shall be reimbursed for all its cost and expense, including reasonable attorney fees, incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any Collateral. Additionally, other Credit Union services may be suspended if your loan is past due.
8. **ASSUMABILITY.** Your loan is not assumable.
9. **FOREBEARANCE.** The Credit Union may delay any of its rights under this Agreement without losing or waiving them.
10. **INDEX.** If this is a variable rate loan, the index referred to on the reverse side is an index used to calculate Your actual rate of interest. If this index ceases to exist, We may adopt a new index which will then be used to figure Your Rate of Interest. The index is used solely to establish a base from which the actual rate of interest payable under this Agreement will be figured, and is not a reference to any actual rate of interest charged by the Credit Union to any particular member.
11. **GOVERNING LAW.** You understand and agree that this Agreement will be governed by the laws of the State of Michigan except to the extent that Federal law controls.
12. **GUARANTY OF CO-SIGNER(S):** By signing this document and to induce the Credit Union to grant the requested credit to the primary Debtor(s), you unconditionally guarantee the prompt payment when due to the Credit Union and any other holder of the above Contract or the entire amount owing on the Contract if the Debtor(s) default(s) in payment. You waive notice of acceptance of this Guaranty and agree that the Credit Union does not have to notify you if any payments under the Contract have not been paid or if the Debtor(s) has (have) otherwise defaulted. The Credit Union can change the terms of the Contract or the schedule of payments or release any security or any Debtor without notifying you or releasing you from responsibility under this Guaranty. You agree to be bound by all terms of the Contract and agree to pay all amounts owing under the Contract on demand without requiring the Credit Union to bring suit or take other action against the Debtor(s). If the Credit Union sues to enforce the Guaranty Agreement, you agree to pay the reasonable attorney's fees of the holder of this Guaranty.

# UMCU CONSUMER LOAN APPLICATION <sup>CREDIT UNION</sup> ACCOUNT NUMBER:

AMOUNT REQUESTED: 23,029.08

Type of Loan You Are Applying For: <b>2009 FORD FLEX</b> If you check Revolving Credit or Other, indicate purpose of loan:	
Revolving Credit Payment Plan (select Payment amount per \$100 borrowed per month) <input type="checkbox"/> \$2.50 per \$100 <input type="checkbox"/> \$3.00 <input type="checkbox"/> \$3.50 <input type="checkbox"/> \$4.00 <input type="checkbox"/> \$5.00	
SELECT LENGTH OF REPAYMENT IN MONTHS: <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input checked="" type="checkbox"/> 60 OTHER: _____	
PAYMENT PROTECTION PLAN: I (WE) DO WANT CREDIT LIFE INSURANCE: <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT (X) I (WE) DO NOT WISH TO HAVE CREDIT LIFE INSURANCE. SIGNED: _____ SIGNED: _____	
If you are applying for joint credit, secured credit, or if you live in a community property state (AZ, CA, IA, LA, NM, NV, TX, WA, WI, Puerto Rico), please complete the following: <input type="checkbox"/> married <input checked="" type="checkbox"/> unmarried <input type="checkbox"/> separated	
If you are applying for credit in your name only, do not complete the section for co-applicant. If you are relying on the income of another person as a basis for repayment, that person must become joint on your Credit Union account, must complete the co-applicant section, and must sign below.	

**APPLICANT**☒ **CO-APPLICANT** ☐ **CO-SIGNER**

APPLICANT NAME (LAST, FIRST, MIDDLE) <b>Gatza, Melissa A</b>		
HOME PHONE NO.	HOME COUNTY	
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. AND STATE	
BIRTH DATE	NUMBER & AGES OF DEPENDENTS 0	
HOME ADDRESS (STREET & NO.) <b>3320 Mount Hope Rd</b>		HOW LONG 0 MONTHS
HOME ADDRESS (CITY, STATE, ZIP) <b>Grass Lake, MI 49240-9186</b>		
PREVIOUS HOME ADDRESS (CITY, STATE, ZIP)		HOW LONG 0 MONTHS
EMPLOYER <b>U of M</b>	START DATE <b>06/18/01</b>	
WORK ADDRESS (CITY, STATE, ZIP) <b>1501 E Medical Center Dr</b>		
WORK PHONE NO. <b>734-936-4589</b>	CURRENT POSITION <b>Radiographer</b>	
PREVIOUS EMPLOYER	PREVIOUS POSITION	HOW LONG --/--/--
PREVIOUS WORK ADDRESS (CITY, STATE, ZIP)		
<input checked="" type="checkbox"/> NOW WORKING <input type="checkbox"/> Laid Off <input type="checkbox"/> RETIRED <input type="checkbox"/> ON SICK LEAVE <input type="checkbox"/> ON DISABILITY <input type="checkbox"/> STUDENT		
PAY PERIOD: WEEKLY <input type="checkbox"/> BIWEEKLY <input type="checkbox"/> MONTHLY <input checked="" type="checkbox"/> SEMI-MONTHLY <input type="checkbox"/> ANNUAL <input type="checkbox"/>		
GROSS PAY PER MONTH <b>4,040.62</b>	NET PAY PER MONTH	
OTHER MONTHLY NET INCOME (Exclude Alimony, Child Support, Maintenance Payments)		
SOURCE \$		
SOURCE \$		
SOURCE \$		
ARE THESE PAYMENTS LIKELY TO BE REDUCED BEFORE THE LOAN IS PAID IN FULL? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		
YOU ARE NOT REQUIRED TO DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS, BUT IF YOU WANT IT CONSIDERED WITH THIS APPLICATION, COMPLETE THE FOLLOWING: <input type="checkbox"/> ALIMONY <input type="checkbox"/> CHILD SUPPORT <input type="checkbox"/> MAINTENANCE MONTHLY \$ <b>0.00</b> PAYOR: _____		

APPLICANT NAME (LAST, FIRST, MIDDLE) <b>Gatza, Joseph C</b>		
HOME PHONE NO.	HOME COUNTY	
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. AND STATE	
BIRTH DATE	RELATIONSHIP TO APPLICANT 3	
HOME ADDRESS (STREET & NO.) <b>3320 Mt Hope Rd</b>		HOW LONG 0 MONTHS
HOME ADDRESS (CITY, STATE, ZIP) <b>Grass Lake, MI 49240</b>		
PREVIOUS HOME ADDRESS (CITY, STATE, ZIP)		HOW LONG 0 MONTHS
EMPLOYER <b>Henry Ford West Bloo</b>	START DATE <b>01/26/10</b>	
WORK ADDRESS (CITY, STATE, ZIP) <b>Maple Rd West Bloomfield</b>		
WORK PHONE NO. <b>810-938-6608</b>	CURRENT POSITION <b>Radiographer</b>	
PREVIOUS EMPLOYER	PREVIOUS POSITION	HOW LONG
PREVIOUS WORK ADDRESS (CITY, STATE, ZIP)		
<input checked="" type="checkbox"/> NOW WORKING <input type="checkbox"/> Laid Off <input type="checkbox"/> RETIRED <input type="checkbox"/> ON SICK LEAVE <input type="checkbox"/> ON DISABILITY <input type="checkbox"/> STUDENT		
PAY PERIOD: WEEKLY <input type="checkbox"/> BIWEEKLY <input type="checkbox"/> MONTHLY <input checked="" type="checkbox"/> SEMI-MONTHLY <input type="checkbox"/> ANNUAL <input type="checkbox"/>		
GROSS PAY PER MONTH <b>4,040.40</b>	NET PAY PER MONTH	
OTHER MONTHLY NET INCOME (Exclude Alimony, Child Support, Maintenance Payments)		
SOURCE \$		
SOURCE \$		
SOURCE \$		
ARE THESE PAYMENTS LIKELY TO BE REDUCED BEFORE THE LOAN IS PAID IN FULL? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		
YOU ARE NOT REQUIRED TO DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS, BUT IF YOU WANT IT CONSIDERED WITH THIS APPLICATION, COMPLETE THE FOLLOWING: <input type="checkbox"/> ALIMONY <input type="checkbox"/> CHILD SUPPORT <input type="checkbox"/> MAINTENANCE ARE PAYMENTS UP TO DATE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO HOW LONG HAVE PAYMENTS BEEN MADE?		

**INCOME VERIFICATION** UMCU requires income verification for all loans. To expedite your loan, please include proof of income with this application (i.e., copy of last 2 pay stubs, w-2 form, etc.).

## REFERENCES

NAME & ADDRESS OF NEAREST RELATIVE (NOT LIVING WITH YOU)		NAME & ADDRESS OF OTHER REFERENCE	
Glenda Childs, 11500 Bohne Rd		Jen Otto, Old Farm Lane	
RELATIONSHIP	PHONE NUMBER	RELATIONSHIP	PHONE NUMBER
Mother		Friend	

## DEBTS

[illegible]

## ASSETS

[illegible]**SIGN HERE FOR ALL LOANS**

All the information in this application is true. The Credit Union is relying on what I/we stated in this application and I/we acknowledge that everything I/we have stated is true and correct and that I/we have provided a COMPLETE listing of all my/our debts and obligations.

I/We authorize UMCU to investigate any facts, verify employment information, and obtain and exchange reports with credit reporting agencies and others regarding this application and any renewals, updates, or extensions of any new credit extended as a result of this application. Upon request, I/We will be informed of each agency's name and address.

I/We have read this entire application, agree to its terms and understand that I/We will be jointly and severally liable for repayment of the entire debt. If this application is approved, I/We agree to honor the provisions of the credit and security agreements covering the loan or account.

x Melissa Gage  
SIGNATURE OF APPLICANT

11.18.11  
DATE

X [Signature]  
SIGNATURE OF CO-APPLICANT OR CO-SIGNER

11-18-11  
DATE

# **EXHIBIT B**

7346478557

12:41:26 p.m. 12-27-2011

2/2

# STATE OF MICHIGAN

## CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER 2FMDK52C99BA94290 YEAR 2009 MAKE FORD MODEL FLEX BODY STYLE STA-WAGON

TITLE NUMBER 112Z3410359 C ISSUE DATE 12/08/2011 ODOMETER 081613 BRAND/LEGEND

WEIGHT/FEE CATEGORY 32 ODOMETER BRAND ACTUAL MILEAGE

OWNER(S) NAME AND ADDRESS:  
 JOSEPH CHARLES GATZA AND  
 MELISSA ANNE GATZA  
 3320 MOUNT HOPE RD  
 GRASS LAKE MI 49240

**\*\*FULL RIGHTS TO SURVIVOR\*\***

First Secured Party	Filing Date
UNIVERSITY OF MICHIGAN CREDIT UNION	11-30-2011
PO BOX 7850	
ANN ARBOR MI 48107	
Release of First Lien:	
Signature of Agent	Date

### Title Assignment by Seller

State and federal laws require the seller(s) to indicate mileage when ownership is transferred. Failure to complete or providing false information may result in civil liability, fines and/or imprisonment. ANY ALTERATION, ERASURE, FALSE STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

Completed by Seller	I warrant that the ownership of the vehicle described on Certificate of Title has been transferred to the following purchaser(s) and is free of all previous liens:			
	Printed Name of Purchaser(s)		Date of Sale	Selling Price
	Purchaser's Street Address		City	State
			State	Zip
Completed by Buyer	I (we) certify that the odometer reading is: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is: (See below)			
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds maximum limits of odometer (odometer has rolled over)			
	Signature of Seller(s)		Printed Name of Seller(s)	
	Seller's Street Address		City	State
		State	Zip	
A \$15.00 Late Fee is Due for Failure to Apply for Title Within 18 Calendar Days of Date of Assignment				
Signature of Purchaser(s)		Printed Name of Purchaser(s)		
NEW LIENHOLDER INFORMATION: The information below must be on an application for title and presented to the Michigan Department of State.				
Secured Party:		Address:		

The State of Michigan, Michigan Department of State certifies that this certificate of title is issued in compliance with the laws of Michigan and constitutes prima facie proof of ownership. Further, on the date of title issuance, the described vehicle was subject to the security interest(s) listed above.

#### MAILING ADDRESS

JOSEPH CHARLES GATZA AND  
 MELISSA ANNE GATZA  
 3320 MOUNT HOPE RD  
 GRASS LAKE MI 49240

**G72554816**

#### \*\*NOTICE TO SELLERS\*\*

Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.





# EXHIBIT C

Advertisement

## 2009 Ford Flex Pricing Report

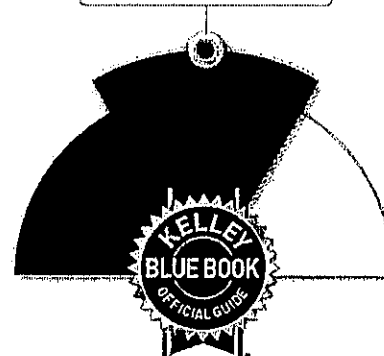


**Style:** SE Sport Utility 4D  
**Mileage:** 85,000

### Sell To Private Party

Private Party Range  
**\$5,086 - \$8,545**

Private Party Value  
**\$6,816**



## Vehicle Highlights

**Fuel Economy:**  
City 17/Hwy 24/Comb 19 MPG

**Max Seating:** 7

**Doors:** 4

**Engine:** V6, 3.5 Liter

**Drivetrain:** FWD

**Transmission:** Automatic, 6-Spd

**EPA Class:** Sport Utility Vehicles

**Body Style:** Sport Utility

**Country of Origin:** United States

**Country of Assembly:** United States

Valid for ZIP Code 60601 through 02/12/2019

## Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

### Engine

V6, 3.5 Liter

### Transmission

Automatic, 6-Spd

### Drivetrain

FWD

### Braking and Traction

Traction Control

Stability Control

ABS (4-Wheel)

### Comfort and Convenience

Anti-Theft System

Keyless Entry

Air Conditioning

Power Windows

Power Door Locks

Cruise Control

### Steering

Power Steering

Tilt Wheel

### Entertainment and Instrumentation

AM/FM Stereo

CD/MP3 (Single Disc)

### Safety and Security

Parking Sensors

Dual Air Bags

F&R Side Air Bags

F&R Head Curtain Air Bags

### Seats

Power Seat

Third Row Seat

### Exterior

Fog Lights

### Wheels and Tires

Alloy Wheels

### Exterior Color

✓ Gray

## Glossary of Terms

**Kelley Blue Book® Trade-In Value** - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

Tip:

It's crucial to know your car's true condition when you sell it, so that you can price it appropriately. Consider

**Trade-In Range** - The Trade-In Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week based on the style, condition, mileage and options of your vehicle when you trade it in to a dealer. However, every dealer is different and values are not guaranteed.

having your mechanic give you an objective report.

**Kelley Blue Book® Private Party Value** - This is the starting point for negotiation of a used-car sale between a private buyer and seller. This is an "as is" value that does not include any warranties. The final price depends on the car's actual condition and local market factors.

**Private Party Range** - The Private Party Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week for a vehicle with stated mileage in the selected condition and configured with your selected options, excluding taxes, title and fees when selling to a private party.

**Excellent Condition** - 3% of all cars we value. This car looks new and is in excellent mechanical condition. It has never had paint or bodywork and has an interior and body free of wear and visible defects. The car is rust-free and does not need reconditioning. Its clean engine compartment is free of fluid leaks. It also has a clean title history, has complete and verifiable service records and will pass safety and smog inspection.

**Very Good Condition** - 23% of all cars we value. This car has minor wear or visible defects on the body and interior but is in excellent mechanical condition, requiring only minimal reconditioning. It has little to no paint and bodywork and is free of rust. Its clean engine compartment is free of fluid leaks. The tires match and have 75% or more of tread. It also has a clean title history, with most service records available, and will pass safety and smog inspection.

**Good Condition** - 54% of all cars we value. This car is free of major mechanical problems but may need some reconditioning. Its paint and bodywork may require minor touch-ups, with repairable cosmetic defects, and its engine compartment may have minor leaks. There are minor body scratches or dings and minor interior blemishes, but no rust. The tires match and have 50% or more of tread. It also has a clean title history, with some service records available, and will pass safety and smog inspection.

**Fair Condition** - 18% of all cars we value. This car has some mechanical or cosmetic defects and needs servicing, but is still in safe running condition and has a clean title history. The paint, body and/or interior may need professional servicing. The tires may need replacing and there may be some repairable rust damage.

© 2019 Kelley Blue Book Co., Inc. All rights reserved. 2/8/2019-2/14/2019 Edition for Illinois 60601. The specific information required to determine the value for this particular vehicle was supplied by the person generating this report. Vehicle valuations are opinions and may vary from vehicle to vehicle. Actual valuations will vary based upon market conditions, specifications, vehicle condition or other particular circumstances pertinent to this particular vehicle or the transaction or the parties to the transaction. This report is intended for the individual use of the person generating this report only and shall not be sold or transmitted to another party. Kelley Blue Book assumes no responsibility for errors or omissions. (v.19021)